

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

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Case No.: 10-38275  
Judge: Susan V. Kelley  
Chapter: Chapter 13

In Re: Robert D Boyd  
Robin Renee Boyd

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NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

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Geraci Law, LLC, Attorneys for the Debtor(s), have filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, on or before 21 days from the date of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk, U.S. Bankruptcy Court  
517 E. Wisconsin Ave., Rm. 126  
Milwaukee, WI 53202

If you mail your request or response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to the parties listed below and on the attached mailing matrix:

Ann R. Kramer  
Geraci Law, LLC  
2505 N. Mayfair Road, Suite 101  
Wauwatosa, WI 53226  
Phone: (414) 475-0100  
Email: [wal@geracilaw.com](mailto:wal@geracilaw.com)

United States Trustee  
Eastern District of Wisconsin  
517 East Wisconsin Avenue, Room 430  
Milwaukee, WI 53202

Mary B. Grossman  
Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203

Geraci Law, LLC  
Ann R. Kramer  
2505 N. Mayfair Rd. #101  
Wauwatosa, WI 53226

Robert D Boyd  
Robin Renee Boyd  
8528 Westbrook Dr  
Sturtevant, WI 53177

If you or your attorney do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

### **REQUEST TO MODIFY CHAPTER 13 PLAN**

1. The Proponent of this modification is the Debtor(s), through their Attorneys,  
Geraci Law, LLC.
2. This is a request to modify a Chapter 13 Plan (Select A. or B.):
  - A. ☐ post-confirmation
  - B. ☐ pre-confirmation (Select i. or ii.);
    - i. ☐ Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially or adversely affect creditors (Local Bankruptcy Rule 3015(b)); or
    - ii. ☒ Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors are (See Attached List).
3. The Proponent wishes to modify the Chapter 13 Plan to do the following: See Below.

4. The reason for the modification is to lower Chapter 13 payment and surrender debtor's interest in their residence. The Debtor' income decreased. Robin Boyd lost her job and had to take a lower paying job.

5. Select A. or B.

A.   X   The Chapter 13 Plan confirmed or last modified on   02/22/11   (date) is modified as follows: Chapter 13 payment is lowered to \$305 for 36 more months. Section 6. (B) is amended to state that there will be no mortgage arrearages paid through the plan to Citimortgage. Section 6(C) is amended to state that the Debtors will surrender their interest in their residence located at 8528 Westbrook Dr, Sturtevant, WI.

B.        The unconfirmed Chapter 13 Plan is modified as follows: (See Attached Plan).

All remaining terms and provisions of the Plan are unaffected unless specifically addressed herein. In the event of a conflict between the original Plan and the modification set forth above, the latter shall supersede and control.

**6. BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION CERTIFIES THAT, AFTER REVIEW OF THE MODFICATION AND ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED MODIFICATIONS.**

WHEREFORE, the Proponent requests that the Court approve the modification to the Chapter 13 Plan as stated herein.

Respectfully submitted and dated this Friday, December 09, 2011.

By: /s/ Ann R. Kramer  
Ann R. Kramer  
Attorney for Debtor  
Bar #: 1055453

Ann R. Kramer  
Geraci Law, LLC  
2505 N. Mayfair Road, Suite 101  
Wauwatosa, WI 53226  
Phone: (414) 475-0100  
Fax: (312) 332-6354  
Email: [wal@geracilaw.com](mailto:wal@geracilaw.com)

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**CERTIFICATE OF SERVICE**

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The undersigned, an Attorney, does hereby certify that a copy of this Certificate of Service and a copy of the attached Notice and Request to Modify Chapter 13 Plan were mailed First Class to the persons mentioned below, at their respective addresses, postage prepaid, by U.S. Mail in Milwaukee, WI on Friday, December 09, 2011:

Robert Boyd  
Robin Renee Boyd  
8528 Westbrook Dr  
Sturtevant, WI 53177

**SEE ATTACHED LIST**

Additionally, the documents referenced above were also served via electronic means on the following individuals on Friday, December 09, 2011:

United States Trustee  
Eastern District of Wisconsin  
517 E. Wisconsin Ave.  
Milwaukee, WI 53202

Mary B. Grossman  
Chapter 13 Trustee  
P.O. Box 510920  
Milwaukee, WI 53203

Dated this Friday, December 09, 2011.

By: /s/ Ann R. Kramer  
Ann R. Kramer  
Attorney of the Debtor  
Bar #: 1055453

Ann R. Kramer  
Geraci Law, LLC  
2505 N. Mayfair Road, Suite 101  
Wauwatosa, WI 53226  
Phone: (414) 475-0100  
Fax: (312) 332-6354  
Email: [wal@geracilaw.com](mailto:wal@geracilaw.com)

Citimortgage  
Attn: Bankruptcy Dept.  
Po Box 9438  
Gaithersburg, MD 20898

US Cellular Corporation  
C/O H E Stark Agency  
6425 Odana Rd  
Madison, WI 53719

Verizon Wireless  
Bankruptcy Department  
PO Box 3397  
Bloomington, IL 61702

Hawthorne Architectural  
C/O National Recovery AGEN  
2491 Paxton St  
Harrisburg, PA 17111

Credit Management Co.  
Attn: Bankruptcy Dept.  
Po Box 1654  
Green Bay, WI 54305

Gray & Associates  
Attn: Bankruptcy Department  
16345 West Glendale Dr.  
New Berlin, WI 53151

Sprint  
C/O Enhanced Recovery CORP  
8014 Bayberry Rd  
Jacksonville, FL 32256

AT&T Wireless  
C/O Palisades Collection L  
210 Sylvan Ave  
Englewood, NJ 07632

Dish Network  
C/O ER Solutions  
800 Sw 39Th St  
Renton, WA 98057

GEMB/Sam's Club  
Attn: Bankruptcy Dept.  
Po Box 981400  
El Paso, TX 79998

U.S. Cellular  
C/O I C System INC  
Po Box 64378  
Saint Paul, MN 55164

Equifax  
Attn: Bankruptcy Dept.  
PO Box 740241  
Atlanta, GA 30374

Citi Auto  
Attn: Bankruptcy Dept.  
2208 Highway 121 Ste 100  
Bedford, TX 76021

Experian  
Attn: Bankruptcy Dept.  
PO Box 2002  
Allen, TX 75013

Sprint  
C/O Enhanced Recovery CORP  
8014 Bayberry Rd  
Jacksonville, FL 32256

Transunion  
Attn: Bankruptcy Dept.  
PO Box 1000  
Chester, PA 19022

T-Mobile  
C/O Bureau OF Collection R  
7575 Corporate Way  
Eden Prairie, MN 55344

Kohls/Chase  
Attn: Bankruptcy Dept.  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Sprint  
C/O ER Solutions  
800 Sw 39Th St  
Renton, WA 98057

Advance America  
Bankruptcy Department  
4003 Durand Ave.  
Racine, WI 53405

Progressive Insurance  
C/O NCO FIN/99  
Po Box 15636  
Wilmington, DE 19850

Wheaton Franciscan Med. Gro  
Bankruptcy Department  
PO Box 68-9711  
Milwaukee, WI 53268

Wisconsin Electric Power  
Attn: Bankruptcy Dept.  
231 W Michigan St A130  
Milwaukee, WI 53203

Racine Water  
Attn: Bankruptcy Dept.  
800 Center Street  
Racine, WI 53403